

Members of the Appropriations Committee,

My name is Antonia Palazzolo and I am a retired teacher. I urge you to reject the Governor's proposal to end state and local contributions into the teachers' retiree healthcare fund.

I for one do not have a full retirement. I was out for 11 years (had to remove my retirement out since it was over 10 years) for child rearing. When I went back, I was part time for 6 years which I had to pay back when I retired. So all of my time is not full time. What is left is a retirement short of 30 years and I left at age 64 3/4 years. I am one who is caught between the social security changing so I get none from my husband (this law did this shortly after I went back to work--many of us were not aware of the impact). I was too "new" to get a buy out and they never offered them when I was in a position to take one.

Now the state is going to balance its budget on my back AFTER I HAVE RETIRED!

If my husband predeceases me, I get nothing. He was "retired" after 40 years in a plant downsizing. We had two in college at the time and I was laid off shortly after. We took his whole retirement when we heard the figure, instead of saving some for me. He is 13 years older than I. Of my 24 years after children, 6 were part time (with which I bought back 6 years before children time), 11 were funneling the pipeline to the college fees for three children and 6 were full time which included trying to purchase a car to replace mine with over 200,000 miles. We did not spend in "luxury". I see these proposed cuts as leaving me, if I become a widow, as a vulnerable "old teacher". To deplete this fund is irresponsible. By the way, I do not understand how the previous amount of money can just be taken out. Even if it was interest earned in good times, I figure 2/3 of this amount belonged to the current teachers and the retirees since that is the distribution proportion of the contributions.

This in essence is a tax raise without calling it that. It is on a specific group of the population. I ask that you reconsider this proposal as I see it impacting on many retirees beyond just cutting their income; it may make the difference as to whether they can stay in their own home.

Respectfully submitted,

Antonia Palazzolo

PS I know one woman who after her husband died could not afford her local insurance and was not eligible for the TRB insurance as both of them were teachers. Not only was she widowed in her 80's but this was the new headache! You will be making a population that will need additional assistance if instances like this continue as the money has to come from someplace.